Case 16-04944 Doc 1 Fill in this information to identify your case:		Entered 02/16/16 17:21:50 age 1 of 66	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Kendrick	
	First name	First name
Write the name that is on your government-issued	D	
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Evans Last name	Last name
	Last Hallie	Last Hame
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	Last name	Last name
	First name	First name
	<u></u>	
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 6178	xxx - xx-
Security number or	OR	OR
federal Individual	9 xx - xx-	9 xx - xx-
Taxpayer Identification		
number (ITIN)		

Kendrid Case 16-04944 DOC 1 Filed 02#126/16 Entered @2416/16 /147421:50 Desc Main Debtor 1 Page 2 of 66 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 2130 W 54th St Fl 2 Number Street Number Street Illinois 60609 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Kendric Case 16-04944 DOC 1 Filed 02/16/16 Entered 02/16/16 (Autoric) Desc Main

Document Document Page 3 of 66 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Kendrio Case 16-04944 DDoc 1 Filed 02#1:6/16 Entered 02/41/6/11/6 /11/7:21:50 Desc Main Debtor 1 Page 4 of 66 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building

that needs urgent

repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi
counseling because of:

I have a mental illness or a mental Incapacity. deficiency that makes me incapable of

realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

> deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Kendric Case 16-04944 DDoc 1 Debtor 1 Page 6 of 66 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ר Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Kendrick Evans Signature of Debtor 2 Signature of Debtor 1 Executed on _ 2/16/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Kendrio Case 16-04944 DOC 1 Filed 02/16/16 Entered 02/16/16/16 (147) 21:50 Desc Main

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

orrect.				
/s/ Justin Leigh Signature of Attorney for Debtor			Date	2/16/2016 MM / DD / YYYY
Justin Leigh				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
-				
City		State		Zip Code
Contact phone				Email address
Bar number				State

Doc 1 Filed 02/16/16 Entered 02/16/16 17:21:50 Desc Main Fill in this information to identify your case: Debtor 1 Kendrick Evans First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$2,490.00 1b. Copy line 62, Total personal property, from Schedule A/B \$2,490.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$3,000.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$13,222.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F......

Official Form 106Sum

Summarize Your Income and Expenses

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

\$16,222.00

\$2,764.67

\$2,760.00

Your total liabilities

| No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

| Your debts are not primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.
| Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
| Your debts are primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
| Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
| From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.
| Schedule E/F, copy the following: Total claim | Total claim |

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$3,000.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$7,672.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$10,672.00

	Case 16-0494	4 Doc 1	Filed 02/16/16	Entered 02/1	6/16 17:21:50	Desc Main
Fill in this	information to identify your case	e:		J		
Debtor 1	Kendrick	D	Evans	;		
	First Name	Middle	Name Last N	lame		
Debtor 2 (Spouse,	if filing) First Name	Middle	Name Last N	lame		
United Sta	ates Bankruptcy Court for the:	Northern	District of III	linois		
Case num	nber		3)	State)		
(If known)	. =					Check if this is an
	al Form 106A/B					amended filing
Sche	dule A/B: Prope	erty				12/1
responsib write your Part 1:	where you think it fits best. Be le for supplying correct infor name and case number (if kn Describe Each Residen I own or have any legal or eq No. Go to Part 2	mation. If more sown). Answer ev	space is needed, attach a very question. Land, or Other Rea	a separate sheet to th	or Have an Interes	any additional pages,
	Yes. Where is the property?					
ш	res. Where is the property?		What is the property	? Check all that apply	Do not deduct s	ecured claims or exemptions. Put
1.1			Single-family home		the amount of a	ny secured claims on <i>Schedule D:</i>
	Street address, if available, or	other description	Duplex or multi-uni			Have Claims Secured by Property.
			_ Condominium or co		Current value entire property	
			Manufactured or mo	obile home		
	Number Street		Land Investment property	,	Describe the n	ature of your ownership
			Timeshare		interest (such	as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other		the entireties,	or a me estate), ii known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the co	debtors and another u wish to add about the	k one. Check if the character (see instru	·
If you	own or have more than one, list h	nere:	h h			
1.2	Street address, if available, or	othor doorintion	What is the property Single-family home		the amount of a	ecured claims or exemptions. Put ny secured claims on <i>Schedule D:</i> Have Claims Secured by Property.
	Street address, if available, or	other description	Duplex or multi-uni	•		, ,
			_ Condominium or co		Current value entire property	
			Manufactured or mo	obile home		_
	Number Street		Land Investment property	,	Describe the n	ature of your ownership
			Timeshare			as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other			
			Who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the co	•	k one. Check if th	nis is community property actions)
			Other information you property identificatio		nis item, such as local	

Debtor 1	Kendrio Case 16-049	44 DDoc 1	Filed 02#16/16 Entered 02/16/16	(ilkn/ki)21: <u>50 Des</u>	c Main		
1.3Stre	et address, if available, or oth	w	Documet Name Page 11 of 66 That is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?		
Nun City		Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by		
			the has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item, s	Check if this is con (see instructions)	mmunity property		
you ha	ve attached for Part 1. Writ	ion you own for all o	operty identification number:				
Do you ov ou own th	at someone else drives. If youngs, trucks, tractors, sport utility	equitable interest in a I lease a vehicle, also r	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexpess				
	Make Model: Year:	Cadillac DeVille 2002	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i> nims Secured by Property.		
	Approximate mileage: Other information:	176000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$1800.00	Current value of the portion you own? \$1800.00		
3.2	Make Model: Year: Approximate mileage:		instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.			
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?		

Debtor 1	Kendrio Case 16-04944 DDoc 1	Filed 02#16/16 Entered 02/16/16	ெரியால் 21: <u>50 Desc Main</u>		
	First Name Middle Name	Document Page 12 of 66			
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule I		
	Model: Year:	Debtor 1 only	Creditors Who Have Claims Secured by Prope		
	Approximate mileage:		Creditors Who have claims accured by Frope	rty.	
		Debtor 2 only	Current value of the Current value of the	е	
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Po		
	Model:	one.	the amount of any secured claims on Schedule I		
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Claims Secured by Prope	rty.	
	Approximate mileage.	Debtor 2 only	Current value of the Current value of the	е	
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Pu	ut	
4.1		Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Pu		
	Model: Year:	one. Debtor 1 only	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Approximate mileage:		Creditors who have Glaims decared by Frope	eu by Property.	
		Debtor 2 only	Current value of the Current value of the	е	
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Po		
	Model:	one.	the amount of any secured claims on Schedule I		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Prope	rty.	
	Approximate mileage:	Debtor 2 only	Current value of the Current value of the	е	
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
	• • •	instructions) all of your entries from Part 2, including any entries from Part 2	. • 1 \$180000		

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Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods	s and furnishings	
Examples: Major app	oliances, furniture, linens, china, kitchenware	
No		
Yes. Describe	Used Furniture	\$300.00
7 =		
•	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	
✓ No		
Yes. Describe		<u> </u>
	lue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; bin, or baseball card collections; other collections, memorabilia, collectibles	
✓ No		
Yes. Describe		
	norts and hobbies notographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ks; carpentry tools; musical instruments	
∕ No		
Yes. Describe		
10. Firearms Examples: Pistols, rii ✓ No ✓ Yes. Describe	les, shotguns, ammunition, and related equipment	
11. Clothes Examples: Everyday No	clothes, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	Used Apparel	\$300.00
12. Jewelry Examples: Everyday gold, silv	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$600.00
✓ No		
Yes. Describe		
13. Non-farm anima Examples: Dogs, ca		
✓ No		
Yes. Describe		
14. Any other person	nal and household items you did not already list, including any health aids you did not list	
✓ No		
Yes. Describe		
15. Add the dollar ve	alue of all of your entries from Part 3, including any entries for pages you have attached	
io. Aud tile ublidi Ve	and or an or your entries from rait o, including any entries for pages you have attached	\$600.00

Debtor 1 Kendric Case 16-04944 DOC 1 Filed 02#16416 Entered @2416416 @2521:50 Desc Main
First Name Document Page 14 of 66

Describe Your Financial Assets

Do	you own or have a	Current value of the portion you own? Do not deduct secured claims or exemptions.			
	✓ No	in your wallet, in your home, in a sa	afe deposit box, and on hand when yo	ou file your petition Cash:	
17.			certificates of deposit; shares in crecunts with the same institution, list each		
	✓ Yes		institution name.		
		17.1. Checking account:	Chase		\$90.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ed and unincorporated business	es, including an interest in	
	✓ No Yes. Give specific information about them	Name of entity		% of ownership:	
	2.6				

Kendrid Case 16-04944 DDoc 1 Filed 02£16£16 Entered 02£16£16 @47;21:50 Desc Main Document Page 15 of 66 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Kendrio First Name	<u>ase</u>	16-0	04944	DDOC 1 Middle Name		<u>02≰1∕6√16</u> cumente			h16 (1477i)21: <u>50</u>	De	sc Main
24.						n account in 529(b)(1).	a qualifie	d ABLE progra	m, or un	der a qualified	state tuition program	l .	
		No Yes	Institu	ution n	ame and d	lescription. Sep	parately file	the records of a	ny interes	ts.11 U.S.C. § 5.	21(c):		
25.		rcisable fo	or you	ır ben		ts in property	(other that	an anything lis	ed in lin	e 1), and rights	or powers		
26.	L Pat	Yes. Desc			lemarks t	rade secrets	and other	· intellectual pro	nerty				
20.	Еха		ernet do	omain				yalties and licens		ements			
27.			lding p	ermits		eneral intangi e licenses, coo		ssociation holdin	gs, liquor	licenses, profes	sional licenses		
Моі	ney (or prope	erty o	owed	l to you'	?						p D	urrent value of the ortion you own? onot deduct secured aims or exemptions.
28.	Tax	refunds o	wed to	you									
		you a	t them. Iready	, includ	mation ding wheth he returns	er					Federal: State: Local:		
29.		nily suppor		r lump	sum alimo	ony, spousal su	oport, child	support, mainte	nance, div	orce settlement,	property settlement		
		No		·									
	Ш	Yes. Give s	specific	c infor	mation						Alimony: Maintenance:		
											Support:		
											Divorce settlemen	nt:	
											Property settlement	nt:	
30.			aid wa	iges, d	lisability ins			lity benefits, sick omeone else	pay, vaca	ion pay, workers'	compensation,		
		No Yes. Descr	ribe										

Deb	tor 1	Kendric Case 16 First Name	<u>6-04944</u>	DDoc 1 Middle Name		<u>02⊭1⁄6/16</u> umetht™	Entered Page 17		166 (i1k78iv21: <u>50</u>	Des	<u>c Main</u>
31.		rests in insurance mples: Health, disabi		rance; health			Ü		r's insurance		
		No Yes. Name the insur of each policy and lis		,	Company na	ame:		Surrender or refund value:			
32.	If you	interest in propert u are the beneficiary erty because someon No Yes. Describe	of a living trus				policy, or are cu	urrently entitle	d to receive		
33.	Exar	ms against third pa nples: Accidents, em					ade a deman	d for paymer	nt		
	_	Yes. Describe								_	
34.	to so	er contingent and let off claims No Yes. Describe	unliquidated	claims of ev	very nature	, including co	unterclaims c	f the debtor	and rights		
35.	✓	financial assets yo No Yes. Describe	u did not alre	ady list						-	
36.		the dollar value of Part 4. Write that nu	-					-			\$90.00
Part	5:	Describe Any B	usiness-R	elated Pro	perty Yo	u Own or H	ave an Inte	rest In. Lis	st any real estat	e in P	art 1.
37.	Do y	ou own or have an	y legal or equ	uitable inter	est in any b	usiness-relate	d property?				
		No. Go to Part 6. Yes. Go to line 38.								por Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	ly earned						
39.	Exar	ce equipment, furn nples: Business-rela No Yes. Describe			nodems, prin	ters, copiers, fa	x machines, ru	gs, telephone	es, desks, chairs, elec	tronic de	evices

Deb	tor 1 Kendrid ase 10		<u>) Zemana 16 Entered</u> (czalemo	nhubetor (itilikn/owa) II. <u>50 </u>	esc Main
40.	First Name Machinery, fixtures, eq	Middle Name DOCU	umeint ^{me} Page 18 of 66 ss, and tools of your trade		
	✓ No		•		
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnershi	os or joint ventures			
	✓ No				
	Yes. Give specific	Name of entire	y:	% of ownership:	
	information about			_	
	them				
43. (Customer lists, mailing	ists, or other compilations			
	✓ No				
	Yes. Do your lists inc	ude personally identifiable information	(as defined in 11 U.S.C. § 101(41A))?		
	□ No				
	Yes. Descri	De			
	_				
44.	Any business-related p	operty you did not already list			
	✓ No				
	Yes. Give specific information				
	illioittiatioit				
					<u> </u>
					<u></u>
			g any entries for pages you have atta		
OI F					
Part		arm- and Commercial Fishing interest in farmland, list it in Part 1.	-Related Property You Own or	Have an interest in.	
46.	Do you own or have a	y legal or equitable interest in any fa	arm- or commercial fishing-related pro	operty?	
	✓ No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured
					claims
47.	Farm animals				or exemptions
	Examples: Livestock, pou	try, farm-raised fish			
	✓ No				
	Yes. Describe				
	_				

Deb	tor 1 Kendric Case 16-04944 First Name	DDoc 1 Middle Name		Entered @2/4/6/16 /1476/21:50 Page 19 of 66	Desc Main
48.	Crops-either growing or harvested	t	Document	rage 19 01 00	
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipment, imple	ements, mach	inery, fixtures, and tools	of trade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies, chemic	als, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commercial fishing- Examples: Livestock, poultry, farm-rais		ty you did not already lis	st	
	✓ No				
	Yes. Describe				
	dd the dollar value of all of your ent art 6. Write that number here				
				,	
	7: Describe All Property You			nat You Did Not List Above	
53.	Do you have other property of any Examples: Season tickets, country club		ot already list?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all of your enti	ries from Part	7. Write that number her	e	
Part	8: List the Totals of Each Pa	art of this F	orm		
55. F	Part 1: Total real estate, line 2			>	
56. r	part 2 total vehicles, line 5		¢1900.00		
	art 3: Total personal and household	l items, line 15	\$1800.00	<u>' </u>	
58. P	art 4: Total financial assets, line 36		\$600.00		
	Part 5: Total business-related proper	rty, line 45	\$90.00		
	Part 6: Total farm- and fishing-relate		e 52		
	Part 7: Total other property not listed			<u></u> _	
	Fotal personal property. Add lines 56		Ф0.400.00		. \$2400.00
	, P. P. M.	3 - · · · · · · · · · · · · · · · · · ·	\$2490.00	Copy personal property	+ \$2490.00 + \$2490.00
					\$2490.00
63. T	otal of all property on Schedule A/B	. Add line 55 +	line 62		

Fill	in this inform	Case 16-04944 ation to identify your case:	Doc 1 Filed 02/	16/16 Entered 02/1	6/16 17:21:50	Desc Main
	otor 1	Kendrick	D	Evans		
	otor 2	First Name	Middle Name	Last Name		
	ouse, if filing)		Middle Name orthern D	Last Name istrict of Illinois		
	se number	inkruptcy Court for the.	ornem_b	(State)		
	nown)			·		Check if this is a
Of	ficial F	orm 106C				amended filing
		_	erty You Claim	as Exempt ple are filing together, both		12/1
For is to exe rece exe pro	each item o state a s mpted up eive certa mption of perty is d t1: Ident Which set	n of property you clai pecific dollar amount to the amount of any in benefits, and tax-e 100% of fair market etermined to exceed ify the Property You Co	as exempt. Alternative applicable statutory xempt retirement functivalue under a law that that amount, your execution as Exempt iming? Check one only, even onbankruptcy exemptions. 11	st specify the amount of ely, you may claim the fullimit. Some exemptionsds—may be unlimited in limits the exemption to mption would be limited in the full full full full full full full ful	ull fair market value —such as those fo dollar amount. Hov a particular dollar	r health aids, rights to wever, if you claim an amount and the value of the
2.	For any pr	operty you list on Schedul	e A/B that you claim as exe	mpt, fill in the information belo	ow.	
		ription of the property and lle A/B that lists this prope		Amount of the exemption yo Check only one box for each ex		cific laws that allow exemption
	Brief description	Cadillac, DeVille	\$1,800.00	П		735 ILCS 5/12-1001(c)
	Line from Schedule A			100% of fair market value, use applicable statutory limit	up to any	
	Brief description	Chase	\$90.00	7		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: 17		\$90.00 100% of fair market value, u applicable statutory limit	ip to any	
3.	(Subject to	adjustment on 4/01/16 and e	, ,	? s filed on or after the date of adjus 1.215 days before you filed this c	,	

Kendrio Case 16-04944 DDoc 1 Debtor 1 Document the Document Page 21 of 66

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$300.00 **✓ Used Furniture** description: \$300.00 Line from 100% of fair market value, up to any Schedule A/B: 06 applicable statutory limit 735 ILCS 5/12-1001(a) Brief \$300.00 \checkmark description: **Used Apparel** \$300.00 Line from 100% of fair market value, up to any

applicable statutory limit

Schedule A/B:

11

Fill in this inform	Case 16-04944 ation to identify your case:	Doc 1 F	iled 02/16/16	Entered 02/1.6	/16 17:21:50	Desc Main	
Debtor 1	Kendrick First Name	D Middle Na	Evans ame Last N				
Debtor 2 (Spouse, if filing)	First Name	Middle Na	ame Last N	lame			
	ankruptcy Court for the:	Northern	District of II (linois State)			
Case number (If known)						Па	
	orm 106D	\4/1	01-1-	0		am	eck if this is ar ended filing
Schedu	le D: Credito	ors wno	Have Clair	ns Secured	by Prope	rty	12/15
correct infor	ete and accurate as mation. If more spac top of any addition	ce is needed, o	copy the Addition	al Page, fill it out,	number the entri	•	
✓ No. Cl	editors have claims secur neck this box and submit thi ill in all of the information be	is form to the court	•	s. You have nothing else	to report on this form.		
Part 1: List A	All Secured Claims						
claim. If mo	ured claims. If a creditor hare than one creditor has a pattern the claims in alphabetical	particular claim, list	the other creditors in P		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Fill in this i	Case 16-04944 nformation to identify your case:	Doc 1	Filed 02/16/16	Entered 02	<u>/1</u> 6/16 17:21:50	Desc	Main	
	, ,			gs _				
Debtor 1	Kendrick First Name	D Middle	Name Last I	S Name				
Debtor 2								
	filling) First Name	Middle						
United Sta	tes Bankruptcy Court for the:	Northern	District of <u>I</u>	linois State)				
Case num (If known)	ber					_		
	I Form 106E/F	_				Ched	ж if this is an	amended filing
Sche	dule E/F: Cred	litors W	Vho Have U	nsecured	d Claims			12/1
earty to an 06A/B) an re listed in he boxes	plete and accurate as possible y executory contracts or unex id on Schedule G: Executory Con Schedule D: Creditors Who on the left. Attach the Continu List All of Your PRIORITY	pired leases that Contracts and U Hold Claims Se ation Page to t	at could result in a claim Inexpired Leases (Offic ecured by Property. If m his page. On the top of	. Also list executory al Form 106G). Do ore space is neede	y contracts on <i>Schedul</i> not include any credito d, copy the Part you ne	le A/B: Prop rs with parti ed, fill it out	erty (Officia ally secured t, number th	Il Form I claims that e entries in
	ny creditors have priority unse No. Go to Part 2. Yes.		-					
identi possi Part	all of your priority unsecured c ify what type of claim it is. If a clair ble, list the claims in arphabetic 1. If more than one creditor holds	n has both priori order according a particular clai	ty and nonpriority amounts to the creditor's name. If m, list the other creditors	s, list that claim here a you have more than t n Part 3.	and show both priority and	nonpriority a	amounts. As r	much as
(FOI a	an explanation of each type of cla	im, see the instr	uctions for this form in the	instruction bookiet.)		Total claim		Nonpriority
0.4 Illinois	Dont of Haalthaara & Family Co	n iooo				#4.000.00	amount	amount
Priorit	S Dept of Healthcare & Family Se by Creditor's Name	IVICES	Last 4 digits of			\$1,000.00	\$1,000.00	\$0.00
<u>509 S</u> Numb	<u>. 6th St.</u> per Street		When was the d		n/a			
				ou file, the claim is:	Check all that apply.			
Spring		62701	Contingent					
City Who	State incurred the debt? Check one.	Zip Code	Unliquidated					
	Debtor 1 only		Disputed	Vaaaaa alaim	_			
	ebtor 2 only		<u>~</u>	Y unsecured claim:	•			
□□□	Debtor 1 and Debtor 2 only		= '	pport obligations				
ΠA	t least one of the debtors and ano	ther		rtain other debts you o	o .			
\Box	Check if this claim relates to a c	ommunity deb	t Claims for de intoxicated	ath or personal injury	while you were			
ls the	claim subject to offset?	-	Other. Specif	/				
✓ N	lo							
☐ Y	'es							
	Nikethia ty Creditor's Name		Last 4 digits of	account number		\$1,000.00	\$1,000.00	\$0.00
			When was the d	ebt incurred?	n/a			
Numb	er Street		As of the date yo	ou file, the claim is:	Check all that apply.			
			Contingent	•	117			
City	State	Zip Code	Unliquidated					
	incurred the debt? Check one.	·	Disputed					
	Debtor 1 only		Type of PRIORIT	Y unsecured claim:	:			
	Debtor 2 only		✓ Domestic su	port obligations				
	Debtor 1 and Debtor 2 only	d	=	rtain other debts you o	owe the government			
	t least one of the debtors and ano		Claims for de	ath or personal injury	-			
	Check if this claim relates to a c	community deb	intoxicated		•			
	claim subject to offset?		Other. Specif		<u> </u>			
=	lo 'es							
1 1 1								

Page 24 of 66 Documetht me Part 1: Your PRIORITY Unsecured Claims - Continuation Page Total claim Priority Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. amount amount 2.3 Scott, Nikethia \$1,000.00 \$1,000.00 \$0.00 Last 4 digits of account number Priority Creditor's Name When was the debt incurred? 100 S Grand Ave E Number Street As of the date you file, the claim is: Check all that apply. Contingent Springfield City Illinois 62762 Unliquidated State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only ✓ Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were Check if this claim relates to a community debt intoxicated Is the claim subject to offset? Other. Specify

✓ No Yes

Kendrid Case 16-04944 DDoc 1 Debtor 1 Document Page 25 of 66 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Americash \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name 555 Torrence Avenue When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Calumet City Illinois 60409 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 Comcast \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 98168 Seattle Washington Unliquidated City Zip Code Who incurred the debt? Check one. Disputed **V** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 ComEd \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Čenter When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace Illinois 60181 Unliquidated Citv Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

✓ No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Other. Specify

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

you did not report as priority claims

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After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.4	Cook County Hospital	The followed by he, and co for an	Total claim		
4.4	Nonpriority Creditor's Name	Last 4 digits of account number	\$250.00		
	25706 Network Place Number Street	When was the debt incurred?n/a			
		As of the date you file, the claim is: Check all that apply.			
	Chicago Illinois 60673	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	≌	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
I I	Yes				
4.5	DirecTV Nonpriority Creditor's Name	Last 4 digits of account number	\$300.00		
	P.O. Box 6550	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Greenwood Village Colorado 80155 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	V No				
	Yes				
4.6	Holy Cross Hospital Nonpriority Creditor's Name	Last 4 digits of account number	\$500.00		
	PO B 2166	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Bedford Park Illinois 60499 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No				
	Yes				

Debtor 1 Kendrid Case 16-04944 DOC 1 Filed 02/16/16 Entered 02/16/16 (1/16/2) Desc Main
First Name Middle Name Document Page 27 of 66

The property of the continuation Page 27 of 66

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.7	Illinois Dept. Of Revenue Nonpriority Creditor's Name	Last 4 digits of account number	\$800.00
	Po Box 1040	When was the debt incurred? n/a	
	Number Street Galesburg Illinois 61402 City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.8	OVERLND BOND	— Last 4 digits of account number 9499	\$7,672.00
	Nonpriority Creditor's Name 4701 W FULLERTON	When was the debt incurred? 6/1/2008	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	CHICAGO Illinois 60639	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No Yes		
4.9	Sprint Corp.	Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name PO Box 7949	When was the debt incurred? n/a	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Overland Park Kansas 66207	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	븜	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
	Is the claim subject to offset?	✓ Other. Specify	
	Vac		

Debtor 1 Kendrid Case 16-04944 DOC 1 Filed 02#16/16 Entered 02/16/16 (1/16/2):50 Desc Main
First Name Middle Name Document Page 28 of 66

Part 3: List Others to Be Notified About a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.							
OVERLND BOND)						
Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
4701 W FULLERTON			Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Stree	t		Part 2: Creditors with Nonpriority Unsecured Claims				
CHICAGO	Illinois	60639	Last 4 digits of account number 9499				
City	State	Zip Code					
Illinois Department	t of Human & Family	Services					
Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
509 S. 6th St.			Line 2.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Stree	t		Part 2: Creditors with Nonpriority Unsecured Claims				
Springfield	Illinois	62701	Last 4 digits of account number				
City	State	Zip Code					

Filed 02#16/16 Entered @2/16/16 Artiv21:50 Desc Main Doc 1

Debtor 1 Page 29 of 66 Part 4: Add the Amounts for Each Type of Unsecured Claim 6.

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$3,000.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$3,000.00 **Total claims** \$7,672.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here. \$13,222.00 6j. Total. Add lines 6f through 6i. 6j.

		Case 16-04944	1 Doc 1 F	Filed 02/16/16	Entered (<u>2/1</u> 6/16 17:21:50	Desc Main
Fill in	this informa	ation to identify your case				271.0/10 17.21.30	DC3C Main
Debto	or 1	Kendrick First Name	D Middle Na	Evar	is Name	_	
Debto (Spou		First Name	Middle Na		Name	-	
United	d States Ba	ankruptcy Court for the:	Northern	District of	Illinois (State)	_	
Case (If kno	number wn)					_	
Offi	icial F	Form 106G					Check if this is a amended filing
Sch	nedule	e G: Executo	ory Contra	acts and U	nexpired	Leases	12/1
space case n	is needed, umber (if I	, copy the additional pa	nge, fill it out, numl	ber the entries, and a	•	• •	lying correct information. If more itional pages, write your name and
		ck this box and file this form n all of the information be		•	· ·	lse to report on this form. : Property (Official Form 106	6A/B).
						ate what each contract or ples of executory contracts	lease is for (for example, rent, and unexpired leases.
	Person	or company with whom	n you have the con	tract or lease		State what the contra	act or lease is for
2.1	Richardso Name 2130 W 54	•				Residential Lease, Other, Residential Lease Agre	ement
	Number	Street					
	Chicago	Illir	nois	60609			

	Case 16-0494	1 Doc 1 Filed (12/16/16 Entere	d 02/16/16 17:21:50	Desc Main
Fill in this inf	formation to identify your cas			1112710/10 17.21.50	Desc Main
Debtor 1	Kendrick	D Middle Name	Evans		
Debtor 2	First Name		Last Name		
(Spouse, ii ii	iling) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	Northern	District of Illinois		
Case numbe	er		(State)		
Ott: -: -	I Farms 40011				Check if this is a amended filing
	<u>l Form 106H</u> ule H: Your Co	odebtors			12/1:
1. Do you No	0	ou are filing a joint case, do no	t list either spouse as a code	ebtor.)	
Louisian V No	na, Nevada, New Mexico, Pu o. Go to line 3.	lived in a community prope erto Rico, Texas, Washington, pouse, or legal equivalent live	and Wisconsin.)	nmunity property states and territor	ries include Arizona, California, Idaho,
	Yes. In which community s	state or territory did you live?		Fill in the name and current addre	ss of that person.
	Name of your spouse, f	ormer spouse, or legal equival	ent	<u> </u>	
	Number Street			<u> </u>	
	City	State	Zip Code	<u> </u>	
as a co	debtor only if that person	is a guarantor or cosigner.	Make sure you have listed		the person shown in line 2 again ficial Form 106D), Schedule E/F olumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in	this information to identif	y your case:			6/16 17	:21:50	Desc Mai	n
		Docar		.gc 32 01	00			
Debtor	1 Kendrick First Name	D Middle Name	Evans Last Name		-			
Debtor	· 2					Check if this		
(Spous	e, if filing) First Name	Middle Name	Last Name)	-	An ame	nded filing	
United	States Bankruptcy Court for the:	Northern	District of Illinois (State		-		ement showing pess as of the follow	ost-petition chapter 13 ring date:
Case r (If know	number vn)				_	MM / DI	D/YYYY	
Offic	cial Form 106I							
Sch	edule I: Your Inc	come						12/15
nclud nform ages	nsible for supplying cor le information about you nation about your spous , write your name and ca	ur spouse. If you are sep e. If more space is need ase number (if known). A	parated and yed, attach a s	our spous eparate sl	se is not filin	g with yo	u, do not ind	clude
	Fill in your employment		Debtor 1			Debtor 2		
	information.	Employment status						
	If you have more than one	2proyom otatao	✓ Employed			Employ		
	job, attach a separate page with		Not Employed			☐ Not En	прюуеа	
	information about additional	Occupation	Loss Preventio	n Officer				
	employers.	Employer's name	U.S. Security A	ssociates				
	Include part time, seasonal, or	Employer's address	404 N. May Str	eet				
	self-employed work.		Number Street			Number Stre	eet	
	Occupation may include							
	student or homemaker, if it applies.							
	or nomemaker, in applies.		Chicago	Illinois	60642	City	State	Zip Code
			City	State	Zip Code	O.I.y	Stato	2.p 0000
		How long employed there?						
D1	Ober Details Allert	Marcallo la desarra de						
Part	2: Give Details About	Monthly Income						
	nate monthly income as of the eparated.	date you file this form. If you h	ave nothing to rep	oort for any line	e, write \$0 in the s	pace. Include	e your non-filing s	spouse unless you
•	or your non-filing spouse have mo arate sheet to this form.	ore than one employer, combine the	he information for	all employers	for that person on	the lines bel	ow. If you need n	nore space, attach
					Debtor 1	For Debto		
(List monthly gross wages, sala deductions.) If not paid monthly, ca	alculate what the monthly wage wo	ould be.	2.	\$2,764.67			
3. I	Estimate and list monthly over	time pay.	3	3	+ \$0.00			
4.	Calculate gross income. Add lir	ne 2 + line 3.	4	1.	\$2,764.67			

Debtor 1 Kendrick Case 16-04944 D Doc 1 Filed 02#46/16 Entered @241.6/116 17.21:50 Desc Main Documentame Page 33 of 66 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,764.67 5. List all payroll deductions: \$0.00 5a. Tax, Medicare, and Social Security deductions 5a. 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,764.67 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income \$0.00 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. \$2,764.67 \$2,764.67 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$2,764.67 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-04944	1 Doc 1 Filed 02	2/16/16 Entered 02/	16/16 17:21:50	Desc M	ain
Fill in this inform	ation to identify your case		<u> </u>			
Debtor 1	Kendrick	D	Evans			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is:		
		Middle Name	Lastiname	An amended filing		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	A supplement she expenses as of the	•	•
Case number			(Otato)	0/Apol.1000 do 01 d		
(If known)				MM / DD / YYYY	, 	
Official F	orm 106J					
	e J: Your Ex	nansas				12/1
						12/1
			filing together, both are equally orm. On the top of any additiona			umber
	er every question.		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,		
Part 1: Desc	ribe Your Househo	ld				
1. Is this a joint	case?					
✓ No. Go t	o line 2					
Yes. Do	es Debtor 2 live in a sep	parate household?				
] No					
		O#:-:- F 400 0 F	an fan Cananata I lawaah ald af Daht	0		
	<u> </u>	· · ·	es for Separate Household of Debt	Or 2.		
2. Do you have	=					
Do not list De Debtor 2.		s. Fill out this information for ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dep with you?	endent live
3. Do your expe						
expenses of than	people other)				
yourself and	your	S				
dependents	?					
Part 2: Estim	nate Your Ongoing	Monthly Expenses				
			ou are using this form as a supp	olement in a Chanter 13 c	ase to report	
-	-		elemental Schedule J, check the	-	-	
applicable date) <u>.</u>					
		sh government assistance it on Schedule I: Your Income				Your expenses
	r home ownership expe	enses for your residence. Incl	ude first mortgage payments and		4.	\$600.00
•	ded in line 4:				ᢇ.	
4a. Real est					4a	\$0.00
4b. Property	, homeowner's, or renter's	s insurance			4b.	\$0.00
	aintenance, repair, and up				40. 4c.	\$0.00
					40.	Ψ0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Document Page 35 of 66 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$250.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$300.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$400.00 7. 8. Childcare and children's education costs \$200.00 8. 9. Clothing, laundry, and dry cleaning \$125.00 9. 10. Personal care products and services \$75.00 10. 11. Medical and dental expenses \$160.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$225.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$125.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$300.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

	drid Case 16-04944		Filed 02 1 1 6 1 1 6	Entered @244661	26.61kn∂w221: <u>50 </u> [Desc Main	
	Name	Middle Name	Documet Nitter	Page 36 of 66			
21. Other. Spe	cify:				21		\$0.00
22. Calculate	your monthly expenses.						\$2,760.00
22a. Add lir	nes 4 through 21.						\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2							\$2,760.00
22c. Add line 22a and 22b. The result is your monthly expenses.						_	
23.Calculate your monthly net income.							
23a. Copy line 12 (your combined monthly income) from Schedule I.							\$2,764.67
23b. Copy your monthly expenses from line 22 above.						_	\$2,760.00
23c. Subtract your monthly expenses from your monthly income.							\$4.67
The re	esult is your monthly net incor	me.			23c		
24. Do you expect an increase or decrease in your expenses within the year after you file this form?							
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?							
✓ No							
Yes							
	Explain here:						

	Case 16-04944	Doc 1 Filed 0	2/16/16 Entere	<u>ed 02/1</u> 6/16 17:21:50	Desc Main
Fill in this infor	mation to identify your case:			0/10 17:21:00	Best Man
Debtor 1	Kendrick	D	Evans		
Dalitano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		
Official	Form 106Dec				Check if this is an amended filing
	tion About an	-	btor's Sched	lules	12/1:
1519, and 3571 Part 1: Sig Did you p		ne who is NOT an attorney	to help you fill out bank	cruptcy forms?	
✓ No Yes.	Name of person		Attach Bankruptcy Signature (Official	y Petition Preparer's Notice, Decla I Form 119).	aration, and
that they /s/ Kend Signature	of Debtor 1	hat I have read the summa	★ Signatu	vith this declaration and ure of Debtor 2	
Date 2/16	5/2016		Date		

MM/DD/YYYY

MM/DD/YYYY

	Case 16-049 this information to identify your		iled 02/16/16	Entered 02/16/16 17:21:50	Desc Main
Debto	or 1 Kendrick	D	Evans		
Debto		Middle N			
	use, if filing) First Name and States Bankruptcy Court for the	Middle Na e: Northern	lame Last Nar District of Illine		
	number	o. Itoliioiii	(Sta		
(If kno	,				Check if this is a
_	icial Form 107				amended filing
Be as	complete and accurate as po is needed, attach a separate	essible. If two married p sheet to this form. On t	people are filing together the top of any additional	Is Filing for Bankrup r, both are equally responsible for supple pages, write your name and case numbered Before	lying correct information. If more
1.	What is your current marita				
	☐ Married ✓ Not married				
2.	During the last 3 years, have	you lived anywhere of	ther than where you live	now?	
	No Yes. List all of the places y	ou lived in the last 3 year	rs. Do not include where yo	u live now.	
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	Debtor 1:			Debtor 2: Same as Debtor 1	
	Debtor 1: Number Street				there
			there	Same as Debtor 1	there Same as Debtor 1
		Zip Code	From	Same as Debtor 1 Number Street	there Same as Debtor 1 From
	Number Street	Zip Code	From	Same as Debtor 1 Number Street	there Same as Debtor 1 From To
	Number Street	Zip Code	From	Same as Debtor 1 Number Street City State Zip 0	there Same as Debtor 1 From To Code
	Number Street City State	Zip Code	From To	Same as Debtor 1 Number Street City State Zip 0	there Same as Debtor 1 From To Code Same as Debtor 1

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Did you have any income from employme Fill in the total amount of income you receive activities. If you are filing a joint case and you No Yes. Fill in the details.	d from all jobs and all businesses	, including part-time		
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$3162.72	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2015)	✓ Wages, commissions, bonuses, tips Operating a business	\$32259.00	Wages, commissions, bonuses, tips Operating a business	
YYYY				
·	✓ Wages, commissions, bonuses, tips ☐ Operating a business his year or the two previous ca	-	Wages, commissions, bonuses, tips Operating a business support; Social Security, unemplo	yment, and other public
For the calendar year before that: (January 1 to December 31, 2014) YYYY Did you receive any other income during t	Wages, commissions, bonuses, tips Operating a business his year or the two previous capine is taxable. Examples of other erest; dividends; money collected er, list it only once under Debtor 1.	alendar years? r income are alimony; child s I from lawsuits; royalties; an	bonuses, tips Operating a business Support; Social Security, unemplo d gambling and lottery winnings.	
For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business his year or the two previous capine is taxable. Examples of other erest; dividends; money collected er, list it only once under Debtor 1.	alendar years? r income are alimony; child s I from lawsuits; royalties; an	bonuses, tips Operating a business Support; Social Security, unemplo d gambling and lottery winnings.	
For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business his year or the two previous capme is taxable. Examples of other erest; dividends; money collected er, list it only once under Debtor 1.	alendar years? r income are alimony; child s I from lawsuits; royalties; an	bonuses, tips Operating a business support; Social Security, unemplo d gambling and lottery winnings. in line 4.	
For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business his year or the two previous capre is taxable. Examples of other erest; dividends; money collected er, list it only once under Debtor 1. ach source separately. Do not income Debtor 1 Sources of income	Ilendar years? r income are alimony; child so I from lawsuits; royalties; and the lawsuits income that you listed Gross income from each source (before deductions and	bonuses, tips Operating a business support; Social Security, unemplo d gambling and lottery winnings. in line 4. Debtor 2 Sources of income	If you are filing a joint ca Gross income from each source (before deductions and

Debtor 1 Kendric Case 16-04944 DOC 1 Filed 02 € 16-0494 DOC 1 Filed 02 € 16-0494 DOC 1 First Name Document Page 40 of 66

Pa	rt 3:	List Ce	rtain Pa	yments Y	ou Made Before	You Filed for Bar	kruptcy		
6.	Are e	either Deb	otor 1's or	Debtor 2's	debts primarily cor	sumer debts?			
					tor 2 has primarily on sehold purpose."	consumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	ed by an individual primarily
		Durin	ng the 90 d	lays before y	ou filed for bankruptcy	, did you pay any credito	r a total of \$6,225* or more?		
		П	No. Go to	line 7.					
			Yes. List I total	below each c amount you	paid that creditor. Do	not include payments for	more in one or more paymen or domestic support obligation attorney for this bankruptcy o	ns, such as	
		* Sub	ject to adj	ustment on 4	/01/16 and every 3 ye	ars after that for cases fi	led on or after the date of adj	ustment.	
	✓ \	Yes. Debt	or 1 or De	ebtor 2 or b	oth have primarily	consumer debts.			
		Durin	ng the 90 d	lays before y	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?		
		√ !	No. Go to	line 7.					
			Yes. List I that	below each c creditor. Do	not include payments		re and the total amount you p oligations, such as child supp ankruptcy case.		
						Dates of payment	Total amount paid	Amount you still owe	Was this payment for
		Creditor's							Mortgage Car Credit card Loan repayment Suppliers or
		City		State	Zip Code				vendors Other
		Creditor's	s Name					-	─
		Number	Street			•			Credit card Loan repayment
		City		State	Zip Code				Suppliers or vendors Other
		Creditor's	s Name						Mortgage
		Number	Street						Car
		Number	Sueet						Credit card Loan repayment
									Suppliers or
		City		State	Zip Code				vendors

Doc 1 Debtor 1 Kendrio Case Document Page 41 of 66 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.	such matters, includ			a party in any lawsuit aims actions, divorces,				stody modifications, and contract
	lo es. Fill in the details.							
			Nature	of the case	Court or age	ency		Status of the case
	Case title							Pending
					Court Name			On appeal
	Case number				Number Stre	not .		- Concluded
					Number Site	E		_
					City	State	Zip Code	-
	Case title							Pending
					Court Name			On appeal
	Case number							- Concluded
					Number Stre	eet		constact
					City	State	Zip Code	_
	No. Go to line 11. Yes. Fill in the inform Creditor's Name	nation below.		Describe the property of the p			Date	Value of the property
	Number Street			-				
				Property was re	possessed.			
				Property was fo	reclosed.			
				Property was ga				
	City	State Z	Zip Code	Property was at	tached, seized, or	levied.		
				Describe the prop	erty		Date	Value of the property
				<u>-</u>				
	Creditor's Name			Fundain sub at banca				
	_			Explain what happ	enea			
	Number Street			_				
				Property was re				
				Property was fo				
				Property was ga				
	City	State Z	Zip Code	Property was at	tached, seized, or	levied.		

Deb	tor 1		<u>ଏ 02≰16/16 Entered</u> 02/16/16 1 ନ୍ତ 22 cum	50 Desc	<u>Main</u>
11.			reditor, including a bank or financial institution, set of	f any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
	✓	No Yes			
Part		List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, did you go No Yes. Fill in the details for each gift.	give any gifts with a total value of more than \$600 per	person?	
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		<u> </u>		1	

		FIRST Name	Middle Name	Document Page 44 of 66		
14.	With	nin 2 years before you		ou give any gifts or contributions with a total value of mor	e than \$600 to ar	ny charity?
		No Yes. Fill in the details for	r each gift or contribution.			
	_	Gifts with a total value per person	-	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		_		
				_ _		
		Number Street		_		
Part	6.	City St	tate Zip Code			
15.				e you filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	_	bling? No				
		Yes. Fill in the details.				
		Describe the property how the loss occurred		Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
				insurance daints on line 33 of Schedule AVB. Property.		
Part	7: I	_ _ist Certain Payme	ents or Transfers			
16.			ed for bankruptcy, did you paring a bankruptcy petitio	ı or anyone else acting on your behalf pay or transfer any pon?	property to anyor	ne you consulted about
	_	de any attorneys, bankru No	ptcy petition preparers, or cre	edit counseling agencies for services required in your bankrupto	су.	
		Yes. Fill in the details.				
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Paid	Ode Flore	Semrad Law Firm - \$0.00	2/16/2016	\$0.00
		20 South Clark Street 28 Number Street	Stn Floor			
			inois 60606	_		
		City St Email or website addres	tate Zip Code	_		
		Person Who Made the F		_		
		Person Who Was Paid		_		
		Number Street		_		
			tate Zip Code	_		
		Email or website address		_		
		Person Who Made the F	ayment, if Not You		1	

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¥	No Yes. Fill in the details.						
	res. I il il de details.		Description and value of any property	erty transferred	Date payment or transfer was made	Amou	nt of paymer
	Person Who Was Paid		-			-	
	Number Street		- _				
	City State	Zip Code	-				
Inc	dinary course of your business or findude both outright transfers and transfernsfers that you have already listed on this No Yes. Fill in the details.	s made as secur	ity (such as the granting of a security inte	erest or mortgage on	your property). Do	not incl	ude gifts and
			Description and value of any property transferred		property or paymebts paid in exch		Date trans was made
	Person Who Received Transfer		-				
	Number Street		-				
	City State Person's relationship to you	Zip Code	-				
	Person Who Received Transfer		-				
	Number Street		-				
	City State Person's relationship to you	Zip Code	-				
	nese are often called asset-protection de		u transfer any property to a self-settle	d trust or similar de	evice of which yo	u are a l	beneficiary?
			Description and value of the prop	erty transferred			Date trans
(Tł	Yes. Fill in the details.			•			was made

Debtor 1 Kendric Case 16-04944 DDoc 1
First Name Middle Name
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Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other finance eratives, associations, and other financial institution	cial accounts; certificates of depos				
		No Yes. Fill in the details.					
			Last 4 digits of account number	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	— XXXX-	Che	cking ings		
		Number Street	<u> </u>		ey market kerage er		
		City State Zip Code					
		Person Who Was Paid	XXXX-	Che	cking ings		
		Number Street	_		ey market kerage		
		City State Zip Code	_	Othe	er		
	valua	ou now have, or did you have within 1 year beforables? No Yes. Fill in the details.	ore you filed for bankruptcy, an	y safe deposit	box or other deposito Describe the contents		Do you still have it?
		Name of Financial Institution	Name				☐ No
		Number Street	Number Street				Yes
		City State Zip Code	City State	Zip Code			
22.	Have	City State Zip Code you stored property in a storage unit or place	other than your home within 1	year before yo	ou filed for bankruptcy	?	
		No Yes. Fill in the details.					
	_		Who else had access to it?		Describe the contents	S	Do you still have it?
		Name of Storage Facility	Name				☐ No ☐ Yes
		Number Street	Number Street				
		City State Zip Code	City State	Zip Code			

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Part	9:	Identify Property You Hold or Contro	I for Someo	ne Else			
23.	Do y	you hold or control any property that someone No Yes. Fill in the details.	e else owns? Ir	nclude any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	Ц	res. i ili ili ule detalis.	Where is the	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				-	
						_	
			City —	State	Zip Code		
		City State Zip Code					
		Give Details About Environmental In	nformation				
For	•	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clea	nto the air, land,	soil, surface wa	ater, groundwater,		
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo	•	rironmental law,	whether you now	own, operate, or utilize it	
		lazardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep		I notices, releases, and proceedings that you know			occurred.		
04			man ba Kabla a		-kl		
24.	Has	any governmental unit notified you that you r	тау ве навіе о	r potentially li	able under or in	violation of an environmental law?	
		Yes. Fill in the details.					
			Governmen	tal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	ll unit		-	
		Number Street	Number Stre	et		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
	V	No					
		Yes. Fill in the details.					
			Governmen	tal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	ıl unit		-	
		Number Street	Number Stre	et		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debto	or 1	Kendric Case 16-0494 First Name	14 DDoc 1 Middle Name		intered @2/416 ge 48 of 66	Mana Desc Mail	<u>n</u>
26 .	Hav	e you been a party in any ju	ıdicial or administra	tive proceeding under any	environmental law	? Include settlements and orders.	
ļ	✓	No					
	Щ	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court or agency		reactive of the case	case
		Case title					Pending
				Court Name			On appeal
				Number Street			Concluded
		Case number		City State	Zip Code		_
Part 1	11:	Give Details About Yo	our Business or	Connections to Any I	Business		
27.	With	oin 4 years before you filed	for hankruntey did	vou own a business or hav	ve any of the follow	ing connections to any business?	
21.	**:	_			-		
				orofession, or other activity, e or limited liability partnership	·	-time	
		A partner in a partnershi	ip				
		An officer, director, or ma		a corporation securities of a corporation			
1		No. None of the above applies		securities of a corporation			
		Yes. Check all that apply above		below for each business.			
				Describe the nature	of the business	Employer Identification nun include Social Security num	
						EIN:	ber of ITIN.
		Business Name				LIV.	
		Number Street		Name of accountant	t or hookkeener	Dates business existed	
		City State	Zip Code	—	it of bookincoper	From To	
		Oity State	Zip Gode				
				Describe the nature	of the business	Employer Identification nun include Social Security num	
		Business Name				EIN:	
						Detection in a secieta d	
		Number Street		Name of accountant	t or bookkeeper	Dates business existed	
		City State	Zip Code			From To	
				Describe the nature	of the business	Employer Identification nun	
						include Social Security num	ber or ITIN.
		Business Name				EIN:	
		Number Street			4 an haald	Dates business existed	
		-		Name of accountan	t or bookkeeper	Erom T-	
		City State	Zip Code			FromTo	

Debtor 1				<u>tered</u> 02/41/6/1166/1476/21: <u>50</u>	Desc Main
	First Name M	liddle Name Do	cumenter	e 49 of 66	
	thin 2 years before you filed for bar ditors, or other parties.	nkruptcy, did you g	ive a financial statemer	nt to anyone about your business? In	clude all financial institutions,
✓	No Yes. Fill in the details below.				
	res. Fill lift the details below.		Date issued		
	Name		MM/DD/YYYY	_	
	Number Street				
	City State	Zip Code			
Part 12:	Sign Below	,			
and	correct. I understand that making	a false statement, c	concealing property, or	nts, and I declare under penalty of per obtaining money or property by frau- rears, or both. 18 U.S.C. §§ 152, 1341,	d in connection with a
	Signature of Debtor 1			Signature of Debtor 2	
				orginatare or Debter 2	
	Date 2/16/2016			Date	
Did		ır Statement of Fina	ancial Affairs for Indivi	•	Form 107)?
_		ır Statement of Fina	ancial Affairs for Indivi	Date	Form 107)?
_	you attach additional pages to You	r Statement of Fina	ancial Affairs for Indivi	Date	Form 107)?
✓	you attach additional pages to You			Date duals Filing for Bankruptcy (Official I	Form 107)?
Did	you attach additional pages to You No Yes			Date duals Filing for Bankruptcy (Official I	

	0 10 0404	4 Dag 4 Filad (00/40/40	1.00/4.6/4.6.47.04.50	Daga Main
Fill in this information	Case 16-0494 ation to identify your cas		12/16/16 Enferen	02/16/16 17:21:50	Desc Main
Debtor 1	Kendrick	D	Evans		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					
Official F	orm 108				Check if this is an amended filing
Stateme	nt of Intenti	on for Individu	uals Filing Und	ler Chapter 7	12/15

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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					ame age of	known)		
For any informa	art 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).							
Des	cribe your unexpired	personal p	roperty lease	s		ı	Will the leas	se be assumed?
Less	sor's name:]	No Yes	
	cription of leased perty:							
Less	sor's name:]	No Yes	
	cription of leased perty:							
Less	sor's name:					[[No Yes	
	cription of leased perty:							
Less	sor's name:					[No Yes	
	cription of leased perty:							
Less	sor's name:] 	No Yes	
	cription of leased perty:							
Less	sor's name:] 	No Yes	
	cription of leased perty:							
Less	sor's name:]	No Yes	
	cription of leased perty:							
Part 3:	Sign Below							
Unde	er penalty of perjury,	I declare the	at I have indic	cated my intention ab	out any property	of my estate that se	cures a del	ot and any personal property

that is subject to an unexpired lease.

🗶 /s/ Kendrick Evans	*
Signature of Debtor 1	Signature of Debtor 1
Date 2/16/2016	Date
MM/DD/YYYY	MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Kendrick Evans		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE	OF COMPENSATION	N OF ATTORNEY FOR D	EBTOR
1	Pursuant to 11 U.S.C. § 329(a) and Fed. Ban year before the filing of the petition in bankrup in connection w ith the bankruptcy case is as	otcy, or agreed to be paid to me, for s		
	For legal services, I have agreed to accept			\$1,315.0
	Prior to the filing of this statement I have rece	eived		\$0.0
	Balance Due			\$1,315.0
2	. The source of the compensation paid to me w	vas: Other (specify)		
3	. The source of the compensation paid to me is Debtor	Other (specify)		
4	I have not agreed to share the above-dismembers and associates of my law firm.	sclosed compensation with any other .	person unless they are	
	I have agreed to share the above-disclor members or associates of my law firm. A the people sharing in the compensation	A copy of the agreement, together wit	n or persons who are not th a list of the names of	
5	. In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situ		aspects of the bankruptcy case, including: ebtor in determining whether to file a petition	in bankruptcy;
	b. Preparation and filing of any petition	n, schedules, statements of affairs and	d plan which may be required;	
	c. Representation of the debtor at the	meeting of creditors and confirmation	n hearing, and any adjourned hearings there	eof;
6	. By agreement with the debtor(s), the above-o	disclosed fee does not include the fol	lowing services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a complete statemoreedings.	ent of any agreement or arrangemen	t for payment to me for representation of the	e debtor(s) in this bankruptcy
	2/16/2016		/s/ Justin Leigh	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,650 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Kendrick Evans Matter Number 467260-001 Initial: K

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 02/16/16		
Client Landok lases	Client	
Attorney		

Kendrick Evans Matter Number 467260-001 Initial: \mathcal{K} \mathcal{E}

Rev 7/2015

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the Chapter 7 Means Test Calculation (Official Form 122A-2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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Page 56 of 66 your income is more than the median income for your state of residence and family size, depending on the results of the Means Test, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

> If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called exempt property. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-04944 Doc 1 Filed 02/16/16 Entered 02/16/16 17:21:50 Desc Main UNITED STATES BANKBURGOURT Northern District of Illinois

In re:	Evans, Kendrick D	Case No				
_	Debtor(s)	9400 110.				
		Chapter.	Chapter7			
	VERIFICATIO	N OF CREDITOR MATR	IX			
	The above named Debtors hereby verify that the a	ttached list of creditors is true an	and correct to the best of their knowled	је.		
Date:	2/16/2016	/s/ Evans, Kendrick D				
		Evans, Kendrick D	_			

Signature of Debtor

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OVERLND BOND 4701 W FULLERTON CHICAGO, IL 60639

OVERLND BOND 4701 W FULLERTON CHICAGO , IL 60639

Americash 555 Torrence Avenue Calumet City , IL 60409

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168

DirecTV P.O. Box 6550 Greenwood Village , CO 80155

Cook County Hospital 25706 Network Place Chicago , IL 60673

Illinois Dept. Of Revenue Po Box 1040 Galesburg , IL 61402

Holy Cross Hospital PO B 2166 Bedford Park , IL 60499

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181

Sprint Corp. PO Box 7949 Attn Bankruptcy Dept Overland Park , KS 66207

Illinois Dept of Healthcare & Family Services 509 S. 6th St. Springfield , IL 62701

Scott, Nikethia 100 S Grand Ave E Springfield , IL 62762

Illinois Department of Human & Family Services 509 S. 6th St. Springfield , IL 62701 Case 16-04944 Doc 1 Filed 02/16/16 Entered 02/16/16 17:21:50 Desc Main Document Page 61 of 66

			Document	i age or	01 00			
Debtor 1	Kendrick	D	Evans		Case number (if know	vn)		
	First Name	Middle Name	Last Name		Column A Debtor 1	Deb	ımn B ıtor 2 or	
			•			non	-filing spouse	
Do no			received was a benefit under	r the	\$0.00	-		
For yo	•		\$0.00					
For yo	our spouse		\$0.00					
	on or retirement incom t under the Social Securi	ne. Do not include any am ty Act.	ount received that was a		\$0.00			
Do not receive	t include any benefits rec ed as a victim of a war c stic terrorism. If necessa	eived under the Social Se ime, a crime against hun		nt.				
Total a	mounts from separate pa	ages, if any.			+\$0.00	+		
	·····			Ţ				
		t monthly income. Add or Column A to the total fo	lines 2 through 10 for each r Column B.		\$2,665.54	+		\$ <u>2,665.54</u>
								Total current
	D . 4							monthly income
		r the Means Test A					· · · · · · · · · · · · · · · · · · ·	
		hly income for the year inthly income from line 11			0.	. P 44 I		\$2,665.54
			•		Cop	by line 11 h	ere →	
	Multiply by 12 (the number	• •					405	X 12
120. 11	ne result is your annual i	ncome for this part of the	form.				12b.	\$31,986.48
13 Calcul	ate the median family i	ncome that applies to	you. Follow these steps:	norman normal				
Fill in th	ne state in which you live).	Illinois					
Fill in th	ne number of people in y	our household.	The second secon					
Fill in th	ne median family income	for your state and size of	household.				13.	\$49,682.00
			nline using the link specified t the bankruptcy clerk's office		te			
14. How d	lo the lines compare?							
14a. 🗸	Line 12b is less than of Go to Part 3.	r equal to line 13. On the	top of page 1, check box 1,	There is no pr	esumption of abuse.			
14b.	Line 12b is more than Go to Part 3 and fill ou	line 13. On the top of pag t Form 122A-2.	e 1, check box 2, The presu	ımption of abus	se is determined by Fo	orm 122A-2	2.	
Part 3:	Sign Below							
By sig	ning here, I declare unde	er penalty of perjury that t	he information on this stater	ment and in an	y attachments is true	and correc	t.	
	<i>D</i>	1111						
X _/:	s/ Kendrick Evans ル	while have		x x				
Sig	gnature of Debtor 1			Signature	of Debtor 2			
D	ate 2/16/2016			Dato				
Da	MM/DD/YYYY			Date	/DD/YYYY			

lf vo	u checked line 14a do N	OT fill out or file Form 1:	92Δ_2					

If you checked line 14b, fill out Form 122A-2 and file it with this form.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Evans, Kendrick D	Case No
	Debtor(s)	
		Chapter. Chapter7
	VERIFIC	ATION OF CREDITOR MATRIX
	The above named Debtors hereby verify the	t the attached list of creditors is true and correct to the best of their knowledge
Date:	2/16/2016	/s/ Evans, Kendrick D / handroft hand
		Evans, Kendrick D Signature of Debtor

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Debtor	Kendrick	D	Evans	Case number (if					
1	First Name	Middle Name	Last Name	known)					
Part 2:	List Your Unexpired Perso	onal Property Leases	S						
informat	For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).								
Des	Describe your unexpired personal property leases Will the lease be assumed?								
Less	sor's name:		☐ No ☐ Yes						
Des- prop	cription of leased erty:								
Less	sor's name:		TABLES AND THE STATE OF THE STA	☐ No ☐ Yes					
Des prop	cription of leased erty:								
Less	or's name:			No Yes					
Des	cription of leased erty:								
Less	or's name:		and a final sum and the sum an	☐ No ☐ Yes					
Dese prop	cription of leased erty:	3.0							
Less	Lessor's name: Description of leased property:			☐ No ☐ Yes					
Less	or's name:			No Yes					
Desc	cription of leased erty:		The control of the co						
Less	or's name:	annana aa, waxay annana anna an annan anana annan		☐ No Yes					
Dese prop	•								
	Sign Below	of I have indicated my inte							
that is	Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.								
	Kendrick Evans	- >====================================	Signature	of Debtor 1					
Sig	Signature of Debtor 1 Signature of Debtor 1								
Da	ate 2/16/2016 MM/DD/YYYY		Date	/DD/YYYY					

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Debtor 1	Kendrick	D	Evans	Case number (if known)
	First Name	Middle Name	Last Name	
	ditors, or other parties.		ou give a financial staten	nent to anyone about your business? Include all financial institutions,
Ш	Yes. Fill in the details belo	OW.	Data is sood	
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City St	ate Zip Code		
	• Only	ate zip code		
Part 12:	Sign Below			
bank	ruptcy case can result in /s/ Kendri Signature of	ck Evans Kurfull Debtor 1	mprisonment for up to 20	or obtaining money or property by fraud in connection with a D years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
	Date 2/16/2	016		
Did y	ou attach additional pag	es to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V I	No			
	Yes			
Did y	ou pay or agree to pay s	omeone who is not an at	orney to help you fill out	bankruptcy forms?
V V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

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		Docum	nent Page (65 of 66		
Fill in this inform	ation to identify your case	e:				
Debtor 1	Kendrick First Name	D Middle Name	Evans Last Name			
Debtor 2 (Spouse, if filing)		Middle Name	Last Name			
	nkruptcy Court for the:		District of Illinois			
Case number (If known)			(State)			
Official F	orm 106De	C				Check if this is an amended filing
Declarati	on About ar	_ n Individual Deb	tor's Sche	dules		12/15
f two married pe	ople are filing togethe	r, both are equally responsible	e for supplying corre	ct information.		
You must file this property by fraud 1519, and 3571.	s form whenever you fi I in connection with a b	le bankruptcy schedules or ar pankruptcy case can result in	mended schedules. N fines up to \$250,000,	laking a false statem or imprisonment for	ent, concealing prope up to 20 years, or bot	erty, or obtaining money or h. 18 U.S.C. §§ 152, 1341,
Part 1: Sign I	Below					
Did you pay	or agree to pay some	one who is NOT an attorney to	help you fill out ban	kruptcy forms?		
✓ No						
Yes. Na	me of person		Attach Bankrupto Signature (Officia	•	Notice, Declaration, and	
Under pena	Ity of periury I declare	that I have read the summary	and schedules filed	with this declaration	and	a seguina e e e e e e e e e e e e e e e e e e e
	true and correct.	/ /	and Jonesaudo mea	mai and accidiation	ui ru	
✗ /s/ Kendrick	Evans Karliel	- Grander - Commercial - Commer	*			e e e e e e e e e e e e e e e e e e e

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 2/16/2016

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Debtor 1 Kendrick First Name	D Middle Name	Evans Last Name	Case number (if know	vn)		
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid the funds will be available for distribution to unsecured creditors?	paid that funds will be a ☑ No. at ☐ Yes. le		t after any exempt property is on secured creditors?	excluded and administrative expenses are		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999		5,000 10,000 I-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 100,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below For you	I have examined this petition and correct.	on, and I declare un	der penalty of perjury th	nat the information provided is true		
	ed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to the who is not an attorney to help me 11 U.S.C. § 342(b). Code, specified in this petition. In many or property by fraud in or imprisonment for up to 20 years,					
	Executed on <u>2/16/201</u> MM /	DD/YYYY	Executed (MM / DD / YYYY		